FINAL ADMINISTRATIVE DECISION
ILLINOIS PROPERTY TAX APPEAL BOARD

APPELLANT: Agata Karpowicz
DOCKET NO.: 25-00291.001-R-1
PARCEL NO.: 11-11-304-010

The parties of record before the Property Tax Appeal Board are Agata Karpowicz, the appellant; and the Lake County Board of Review.

Based on the facts and exhibits presented in this matter, the Property Tax Appeal Board hereby finds ***No Change*** in the assessment of the property as established by the **Lake** County Board of Review is warranted. The correct assessed valuation of the property is:

LAND:	$92,610
IMPR.:	$176,521
TOTAL:	$269,131

Subject only to the State multiplier as applicable.

Statement of Jurisdiction

The appellant timely filed the appeal from a decision of the Lake County Board of Review pursuant to section 16-160 of the Property Tax Code (35 ILCS 200/16-160) challenging the assessment for the 2025 tax year. The Property Tax Appeal Board finds that it has jurisdiction over the parties and the subject matter of the appeal.

Findings of Fact

The subject property consists of a 2-story dwelling of brick and frame exterior construction with 3,583 square feet of living area.[1] The dwelling was built in 1980 and is approximately 45 years old. Features of the home include a basement, central air conditioning, and a 759 square foot garage. The property has a 39,446 square foot site and is located in Green Oaks, Libertyville Township, Lake County.

The appellant contends both assessment inequity and overvaluation as the bases of the appeal. In support of these arguments, the appellant submitted information on four comparables located from 0.23 of a mile to 2.0 miles from the subject, two of which are within the same assessment

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[1] The parties disagree on the subject's dwelling size with the appellant reporting 3,563 square feet and the board of review reporting 3,583 square feet. The board of review submitted an assessment printout sheet with a sketch and measurements and the appellant submitted in rebuttal several pages from an appraisal which do not include any measurements. The Board finds the subject has a dwelling size of 3,583 square feet of living area.

neighborhood code as the subject. The parcels range in size from 39,417 to 80,063 square feet of land area and are improved with 1-story or 2-story homes ranging in size from 3,408 to 4,525 square feet of living area. The dwellings are 40 to 64 years old. Each home has a basement, two with finished area, central air conditioning, and a garage ranging in size from 418 to 1,162 square feet of building area. The comparables have land assessments ranging from $55,834 to $92,610 or from $0.70 to $2.29 per square foot of land area and have improvement assessments ranging from $79,314 to $188,943 or from $22.03 to $47.37 per square foot of living area. The comparables sold from October 2021 to December 2025 for prices ranging from $500,000 to $900,000 or from $110.50 to $264.08 per square foot of living area, including land.

Based on this evidence, the appellant requested a reduction in the subject's assessment to $209,666.

The board of review submitted its "Board of Review Notes on Appeal" disclosing the total assessment for the subject of $269,131. The subject has a land assessment of $92,610 or $2.35 per square foot of land area and an improvement assessment of $176,521 or $49.27 per square foot of living area. The subject's assessment reflects a market value of $807,474 or $225.36 per square foot of living area, land included, when using the statutory level of assessment of 33.33%.

In support of its contention of the correct assessment, the board of review submitted information on five comparables located within the same assessment neighborhood code as the subject and within 0.48 of a mile from the subject. Comparable #3 is the same property as the appellant's comparable #3. The parcels range in size from 39,751 to 42,900 square feet of land area and are improved with 2-story homes ranging in size from 2,612 to 3,651 square feet of living area. The dwellings were built from 1982 to 1988. Each home has a basement, central air conditioning, and a garage ranging in size from 506 to 850 square feet of building area. The comparables have land assessments of $92,610 or from $2.16 to $2.33 per square foot of land area and improvement assessments ranging from $126,356 to $208,301 or from $47.37 to $57.05 per square foot of living area. The comparables sold from April 2024 to December 2025 for prices ranging from $785,000 to $1,350,000 or from $263.81 to $369.76 per square foot of living area, including land.

Based on this evidence, the board of review requested confirmation of the subject's assessment.

In written rebuttal, the appellant submitted pages from an appraisal indicating the subject has a dwelling size of 3,563 square feet of living area, which did not include a sketch or measurements of the subject home.

The appellant also submitted a brief contending that the board of review's comparable #1 differs in style and has an in-law suite, outdoor pool, and other amenities that are not features of the subject. The appellant asserted the board of review's comparable #2 backs to a preserve unlike the subject which is on a corner lot and has updates unlike the subject. The appellant argued the board of review's comparable #3 had a recent addition and updates in 2020 unlike the subject and the board of review's comparable #4 has an inground swimming pool and other features unlike the subject. The appellant contended the board of review's comparable #5 was purchased in 2024 and rehabbed. The appellant argued the subject has had no renovations or updates since 2002. The appellant presented listing information for the board of review's comparables.

Conclusion of Law

The appellant contends in part assessment inequity as the basis of the appeal. When unequal treatment in the assessment process is the basis of the appeal, the inequity of the assessments must be proved by clear and convincing evidence. 86 Ill.Admin.Code §1910.63(e). Proof of unequal treatment in the assessment process should consist of documentation of the assessments for the assessment year in question of not less than three comparable properties showing the similarity, proximity and lack of distinguishing characteristics of the assessment comparables to the subject property. 86 Ill.Admin.Code §1910.65(b). The Board finds the appellant did not meet this burden of proof and a reduction in the subject's assessment for assessment equity is not warranted.

The record contains eight equity comparables, with one common comparable, for the Board's consideration. With regard to land assessment equity, the Board gives less weight to the appellant's comparables #1 and #2, which are located more than one mile from the subject and/or differ substantially from the subject in site size. The Board also gives less weight to the board of review's comparable #2, which the appellant described as backing to open space unlike the subject.

The Board finds the best evidence of land assessment equity to be the appellant's comparable #3/board of review's comparable #3, the appellant's comparable #4, and the board of review's comparables #1, #4, and #5, which are more similar to the subject in site size and location. These comparables have land assessments of $84,191 and $92,610 or from $2.10 to $2.33 per square foot of land area. The subject's land assessment of $92,610 or $2.35 per square foot of land area is equal to six of the seven best comparables in total land assessment but slightly above these comparables on a per square foot basis, which is logical given the subject's site is slightly smaller than these comparables. The Board notes the principle of the economies of scale which generally provides that if all other things are equal, as the size of a property increases, the per unit value decreases. In contrast, as the size of a property decreases, the per unit value increases. Based on this evidence, and after considering appropriate adjustments to the best comparables for differences from the subject, the Board finds the appellant did not demonstrate with clear and convincing evidence that the subject's land was inequitably assessed and a reduction in the subject's land assessment is not justified.

With regard to improvement assessment equity, the Board gives less weight to the appellant's comparables #1, #2 and #4 and the board of review's comparables #4 and #5, which are located more than one mile from the subject and/or are less similar to the subject in dwelling size than the other comparables in this record. The Board finds the best evidence of improvement assessment equity to be the appellant's comparable #3/board of review's comparable #3 and the board of review's comparables #1 and #2, which are more similar to the subject in dwelling size, location, age, and most features. These comparables have improvement assessments that range from $161,443 to $208,301 or from $47.37 to $57.05 per square foot of living area. The subject's improvement assessment of $176,521 or $49.27 per square foot of living area falls within the range established by the best comparables in this record. Based on this evidence, and after considering appropriate adjustments to the best comparables for differences from the subject, the Board finds the appellant did not demonstrate with clear and convincing evidence that the subject's improvement was inequitably assessed and a reduction in the subject's improvement assessment is not justified.

The appellant also contends the market value of the subject property is not accurately reflected in its assessed valuation. When market value is the basis of the appeal the value of the property must be proved by a preponderance of the evidence. 86 Ill.Admin.Code §1910.63(e). Proof of market value may consist of an appraisal of the subject property, a recent sale, comparable sales or construction costs. 86 Ill.Admin.Code §1910.65(c). The Board finds the appellant did not meet this burden of proof and a reduction in the subject's assessment is not warranted.

The record contains eight comparable sales for the Board's consideration. The Board gives less weight to the appellant's comparables #1, #2 and #4 and the board of review's comparables #4 and #5, which are located more than one mile from the subject and/or are less similar to the subject in dwelling size and/or site size than the other comparables in this record. Moreover, the appellant's comparable #4 sold less proximate in time to the January 1, 2025 assessment date than the other sales in this record.

The Board finds the best evidence of market value to be the appellant's comparable #3/board of review's comparable #3 and the board of review's comparables #1 and #2, which sold more proximate in time to the assessment date and are more similar to the subject in dwelling size, location, age, and most features. These most similar comparables sold for prices ranging from $900,000 to $1,350,000 or from $264.08 to $369.76 per square foot of living area, including land. The subject's assessment reflects a market value of $807,474 or $225.36 per square foot of living area, including land, which is below the range established by the best comparable sales in this record. Based on this evidence and after considering appropriate adjustments to the best comparables for differences from the subject, the Board finds a reduction in the subject's assessment for overvaluation is not justified.

This is a final administrative decision of the Property Tax Appeal Board which is subject to review in the Circuit Court or Appellate Court under the provisions of the Administrative Review Law (735 ILCS 5/3-101 et seq.) and section 16-195 of the Property Tax Code. Pursuant to Section 1910.50(d) of the rules of the Property Tax Appeal Board (86 Ill.Admin.Code §1910.50(d)) the proceeding before the Property Tax Appeal Board is terminated when the decision is rendered. The Property Tax Appeal Board does not require any motion or request for reconsideration.

Chairman

Member	Member
Member	Member

DISSENTING:

C E R T I F I C A T I O N

As Clerk of the Illinois Property Tax Appeal Board and the keeper of the Records thereof, I do hereby certify that the foregoing is a true, full and complete Final Administrative Decision of the Illinois Property Tax Appeal Board issued this date in the above entitled appeal, now of record in this said office.

Date: July 21, 2026

Clerk of the Property Tax Appeal Board

IMPORTANT NOTICE

Section 16-185 of the Property Tax Code provides in part:

"If the Property Tax Appeal Board renders a decision lowering the assessment of a particular parcel after the deadline for filing complaints with the Board of Review or after adjournment of the session of the Board of Review at which assessments for the subsequent year or years of the same general assessment period, as provided in Sections 9-125 through 9-225, are being considered, the taxpayer may, within 30 days after the date of written notice of the Property Tax Appeal Board's decision, appeal the assessment for such subsequent year or years directly to the Property Tax Appeal Board."

In order to comply with the above provision, YOU MUST FILE A <u>PETITION AND EVIDENCE</u> WITH THE PROPERTY TAX APPEAL BOARD WITHIN 30 DAYS OF THE DATE OF THE ENCLOSED DECISION IN ORDER TO APPEAL THE ASSESSMENT OF THE PROPERTY FOR THE SUBSEQUENT YEAR OR YEARS. A separate petition and evidence must be filed for each of the remaining years of the general assessment period.

Based upon the issuance of a lowered assessment by the Property Tax Appeal Board, the refund of paid property taxes is the responsibility of your County Treasurer. Please contact that office with any questions you may have regarding the refund of paid property taxes.

PARTIES OF RECORD

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